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ABSTRACT

The level and composition of student financial aid for undergraduate students were estimated, with attention to estimated number of aid recipients, the total amount they received, the distribution of aided students by their families' income level, the composition of their aid packages, and the use of computers in the administration of aid. In addition, information was obtained on the sources used by the institutions in developing their standards for eligibility for continued student support from federal aid programs. Findings include the following: nationally, 51 percent of full-time undergraduates received some form of financial aid; 46 percent of the students attending less costly institutions (where costs were less than $3,000 per year) received aid, compared with 59 percent of students attending the more expensive institutions; in 1982-1983, $7.7 billion of aid was distributed, excluding funds from Guaranteed Student Loans and from social security and veterans' benefits programs; federal programs funded more than half of the aid distributed in 1981-1982 and in 1982-1983; and 40 percent of dependent aided students came from families with annual incomes under $15,000, while 22 percent came from families with incomes of $30,000 or more. Detailed statistical tables, the study questionnaire, and technical notes are appended. (SW)

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FINANCIAL AID FOR FULL-TIME UNDERGRADUATES

Charles J. Andersen

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Financial Aid for Full-time Undergraduates

Charles J. Andersen

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HIGHLIGHTS

- Nationally, 51 percent of full-time undergraduates received some form of financial aid through their higher education institutions in 1982. This percentage varied widely depending on the institutions' type and control. Forty-one percent of the undergraduates at public two-year colleges were aided, compared with sixty-five percent of those at private four-year colleges.
- Forty-six percent of the students attending less costly institutions (where costs are less than $3,000 per year) received aid, compared with 59 percent of the students who attended the more expensive colleges and universities.
- In 1982-83, the total amount of aid distributed was $7.7 billion, up slightly from the previous year when it was $7.6 billion. Fifty-four percent went to students attending public institutions; the remainder went to students at private colleges and universities. These figures exclude funds from Guaranteed Student Loans and from the social security and veterans' benefits programs.
- Federal programs funded more than half of the aid distributed in 1981-82 and in 1982-83.
- Two-fifths (40 percent) of dependent aided students came from families with annual incomes under $15,000. Slightly more than one-fifth (22 percent) came from families with incomes of $30,000 or more. These percentages varied depending on the institutions' control, type, and cost of attendance. For example, nearly sixty percent of aided dependent students at public two-year institutions were from families with incomes of less than $15,000, whereas only seven percent came from families in the upper ($30,000 or more) income range.
- Nationally, one out of four (27 percent) federally aided undergraduates was classified as financially independent of family support. At public institutions, 33 percent of the students receiving federal student aid are independent. At private institutions, the comparable figure is 16 percent.
- About one-quarter (27 percent) of all institutions reported lower enrollment in 1982-83 than expected. Forty-four percent attributed this shortfall in part to economic conditions. One-third noted that reduced student aid was a factor in the shortfall and one-third noted that the uncertainty about student aid availability in the spring of 1982 was a factor.
- Grants and scholarships constitute just over a third of the typical student aid "package" for freshmen. Student employment accounts for 13 percent, loans for one-fifth. Family contributions and savings account for the remaining 29 percent of the typical freshman package.
- The average annual freshman expense budget—what it costs freshmen to attend college—at private institutions was nearly double the budget at public institutions.
- Two-thirds of the public institutions and 52 percent of the private institutions reported that the composition of the typical freshman financial aid packages had not been changed between 1981-82 and 1982-83. At institutions where the packages had been changed, the alteration generally was an increase in work or loans or both to meet the student expense budget. This picture is roughly the same for aid packages for upper division students.
- About three-quarters of all institutions use computers for some aspect of student aid administration. The two functions that appeared to be most widely automated are student billing and keeping records of the students' academic progress.
- The two sources used widely by institutions to determine academic progress standards for continued eligibility for federal student aid are recommendations of an institutional committee and self-regulation guides published by the American Council on Education, the American Association of Collegiate Registrars and Admissions Officers, and the National Association of Student Financial Aid Administrators.

INTRODUCTION

This survey was sponsored by the Department of Education as a means of gathering specific data that would describe the level and composition of student financial aid for undergraduates. It provides estimates for the number of undergraduates who received aid, the total amount they received, the distribution of the aided students by their families' income level, the composition of their aid packages, and the use of computers in the administration of the aid. In addition, information is provided on the sources used by the institutions in developing their standards for eligibility for continued student support from federal aid programs.

Student financial aid as used in this report is restricted to that provided to full-time undergraduates and includes grants and scholarships, institutionally arranged student employment, and loans. In the discussion of "aid packages", a fourth item has been included: "other sources (student's savings, summer earnings, etc.; student's family's contributions, etc.)." Its inclusion rounds out the picture of the typical aided student's resources.

METHODS SUMMARY

The Higher Education Panel is a continuing survey research program created in 1971 by the American Council on Education to conduct specialized surveys on topics of current policy interest both to the higher education community and to government agencies.

The Panel is a disproportionate stratified sample of 760 colleges and universities drawn from the population of more than 3,000 institutions listed in the National Center for Education Statistics' (NCES) *Education Directory, Colleges and Universities*. All institutions in the population are grouped according to the Panel's stratification design, which is based on three factors: institution type (whether the institution is a university, four-year college, or two-year college), control or governance (whether it is public or private), and size (as measured by full-time-equivalent enrollment). For any given survey, either the entire Panel or an appropriate subgroup is used.

The survey instrument for this study was mailed in January 1983 to all Panel institutions with undergraduate programs. By the May 6 close of the field phase, after mail and telephone follow-ups, usable data had been received from 557 institutions, for a response rate of 80 percent. Data from responding institutions were statistically adjusted to represent the national population of 2,801 colleges and universities that provide financial assistance to their undergraduate students. Institutional weights were computed separately for each stratum, based on the ratio of the number of institutions in the population to the number of institutions that responded.

A question that required special processing to provide meaningful national and sectoral estimates was the one that dealt with the distribution of aided students by the income level of their families. The pretest results indicated that most institutions would be able to provide such data only on a percentage distribution basis; they did not have actual student counts categorized in this manner. Because averaging the percentages was inappropriate, it was necessary to first estimate the *numbers* of families for each income level and then recalculate the percentage distributions. To do this, full-time undergraduate enrollment data for each institution were multiplied by a proxy for the dependent/independent student distribution at the institution. This estimate was then multiplied by the percentage distribution of families according to income range and by the appropriate institutional weight. The results were then aggregated by institutional classification (type and control) and income range and then converted back into the percentage distributions shown in this report. The proxy used for the dependent/independent split was the percentage of students receiving *federal* aid who were independent, a figure that was requested in the questionnaire.

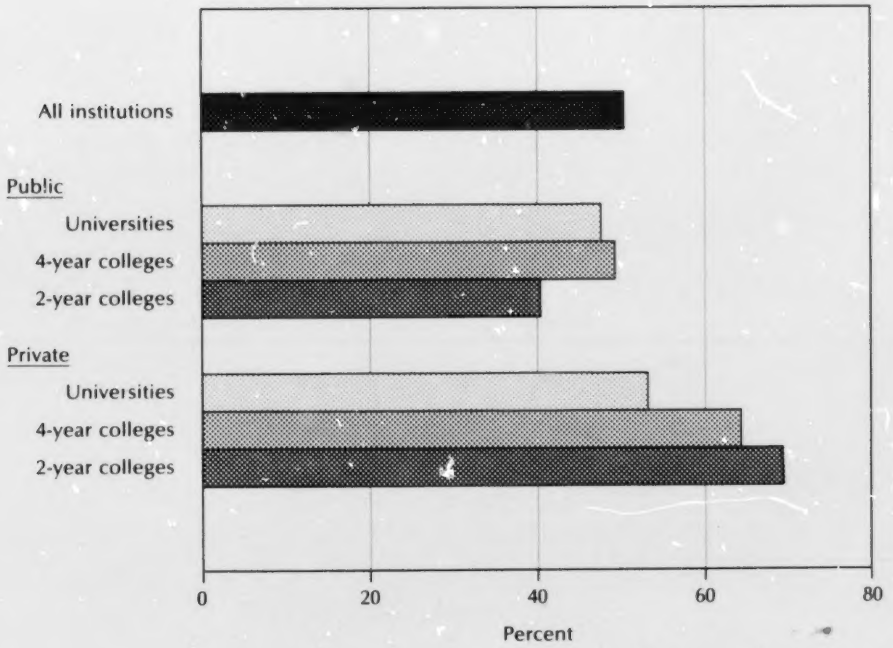
Appendix B presents the stratification design used to produce the national estimates and a comparison of respondents and nonrespondents according to various institutional characteristics.

FINDINGS

Half of the full-time undergraduates enrolled in the nation's colleges and universities (51 percent) received some form of student financial aid administered by their institutions in the fall term of 1982 (figure 1).

Within the public sector, only two-fifths (41 percent) of the students at two-year institutions were aided as compared with half the students at the four-year colleges and 48 percent at the universities. At the private universities, the figure was just over half (54 percent), and at the private four-year colleges it was nearly two out of three. The striking 70 percent shown for the private two-year colleges must be viewed with caution. That figure is based on very high institutional weights and a lower-than-average response rate. Thus, the margin for error is potentially large. Data for the private four-year colleges and universities are much more reliable.

FIGURE 1
Percentage of Full-time Undergraduates
Who Received Student Aid, by Control and Type of Institution,
Fall 1982



Reference: Table 1

TABLE A—Financial Aid Provided to Full-time Undergraduates and Percentage from Federal Programs

Type of Institution	Total Amount (in billions)		1981-82		1982-83	
	1981-82	1982-83	Percentage of Total	Percentage from Federal Programs	Percentage of Total	Percentage from Federal Programs
All institutions	$7.6	$7.7	100	55	100	53
Public	4.2	4.2	55	63	54	62
Private	3.4	3.5	45	44	46	42

Reference: Table 3

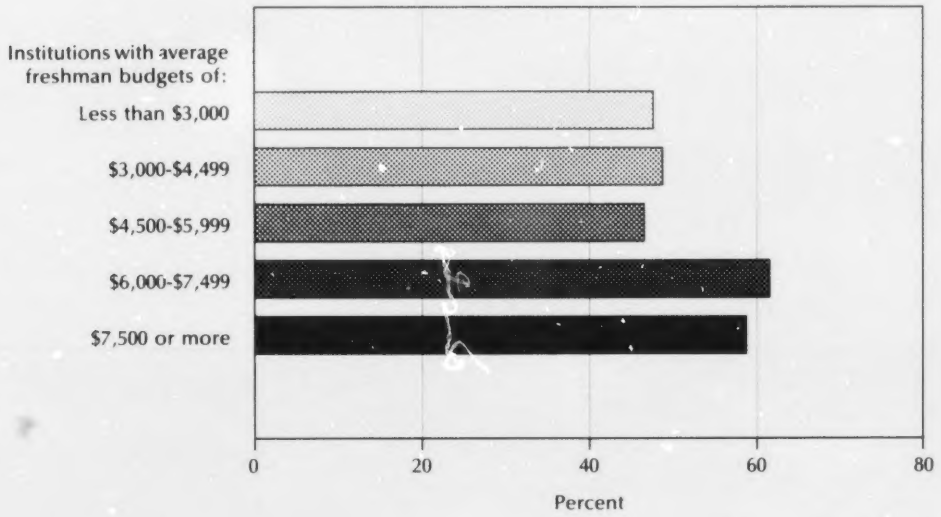
When institutions are categorized by what it costs, on the average, for freshmen to attend (that is, by the freshman expense budget), those institutions with budgets of less than $6,000 reported that just under half of their students received aid (figure 2). Those institutions with budgets of $6,000 or more indicated that three out of five of their undergraduates received aid.

The total amount of aid distributed was nearly $7.7 billion in academic year 1982-83, and slightly less ($7.6 billion) in the previous year.* A little more than half of the 1982-83 amount ($4.2 billion or 54 percent) went to students at public institutions; the remainder went to students at private colleges and universities. In the previous year, the public/private split was essentially the same—55 percent public and 45 percent private (table A).

Federal programs provided more than half of these funds in both years. In 1982-83, the figure was 53 percent. In the previous year, the figure was 55 percent. But these are national averages. They blur distinctions due to differences in the type and control of the institutions. In 1982-83, for example, 71 percent of the funds at public two-year institutions came from federal sources. At the other end of the scale, only 39 percent of the funds distributed by the private universities were federal (figure 3).

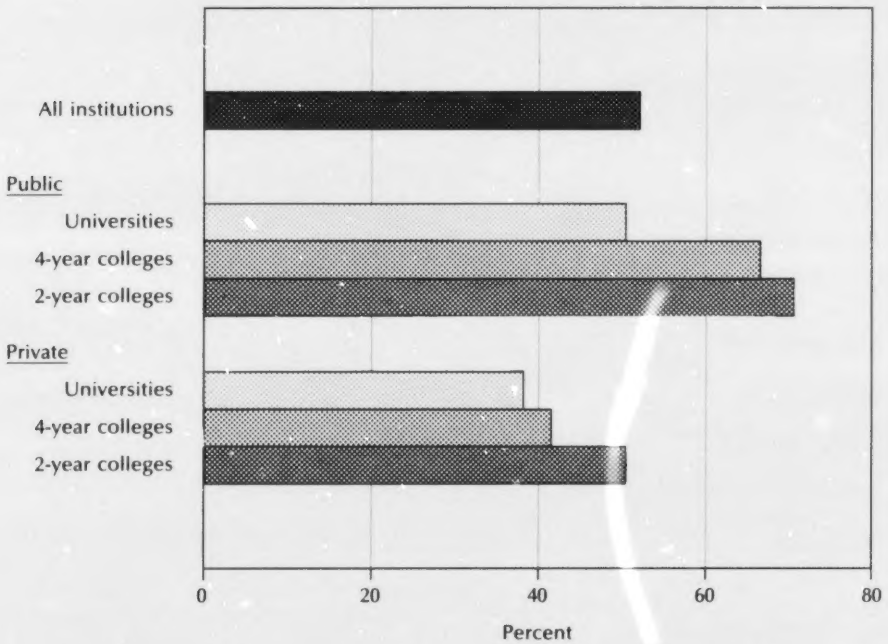
*These dollar amounts cover all assistance delivered to the student through the institution, including institutional and governmental (federal, state and local) student aid such as the Pell grant, National Direct Student Loans, College Work-Study, and Supplemental Educational Opportunity Grants. Excluded, however, were Guaranteed Student Loans, veterans' benefits, and social security assistance.

FIGURE 2
Percentage of Full-time Undergraduates
Who Received Student Aid, by Average Freshman Budget Range,
Fall 1982



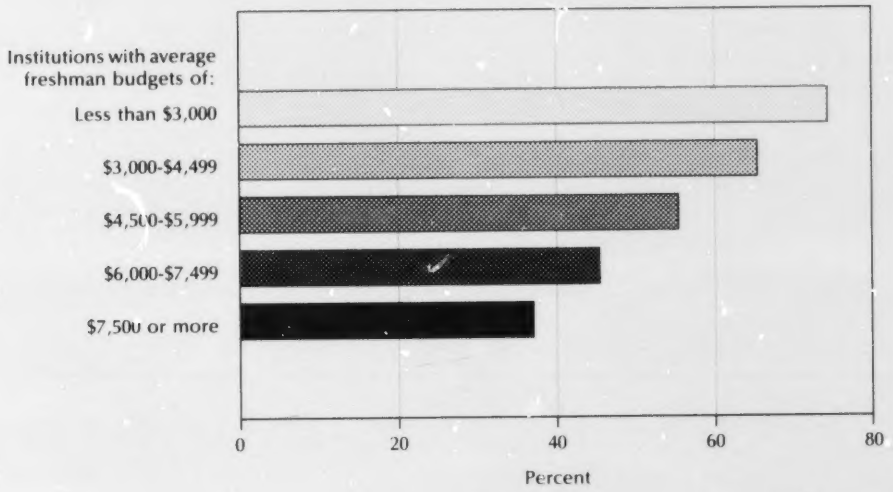
Reference: Table 2

FIGURE 3
Percentage of Undergraduate Student Aid
Funded by Federal Programs, by Control and Type of Institution,
1982-83



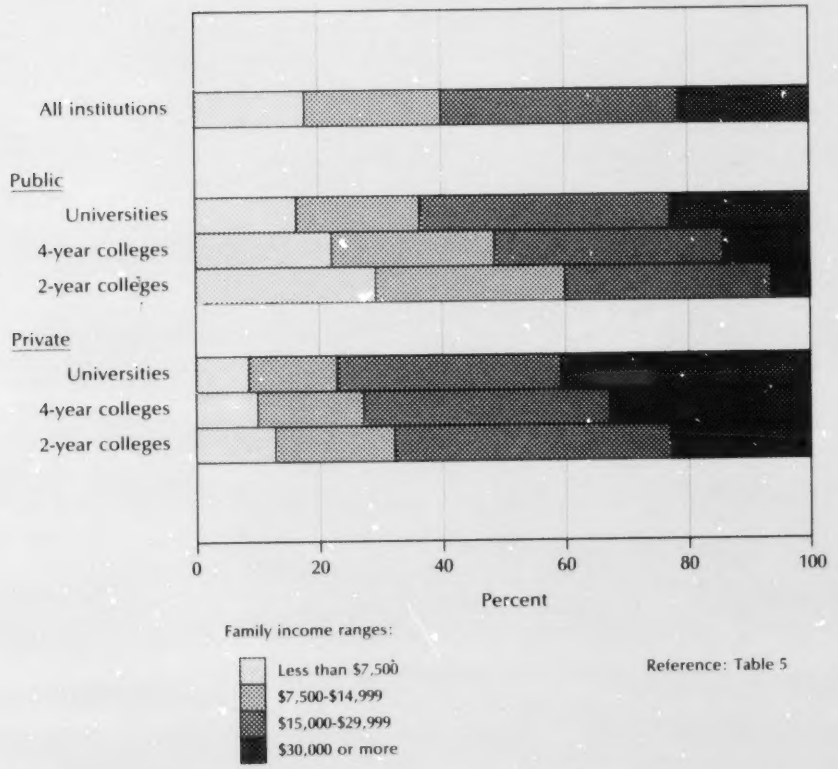
Reference: Table 3

FIGURE 4
Percentage of Undergraduate Student Aid Funded by Federal Programs, by Average Freshman Budget Range, 1982-83



Reference: Table 4

FIGURE 5
Families of *Dependent* Undergraduates Receiving Aid, by Income Level and Control and Type of Institution, Fall 1982



Reference: Table 5

When institutions are classed by their freshman expense budgets, the proportion of federal support is greatest at the low end of the budget spectrum. Three-quarters of the support awarded at institutions with expense budgets of less than $3,000 per year came from the federal government. In contrast, only about two-fifths of the support at the most expensive institutions came from Washington (figure 4).

When these percentages are applied to the total amount of student aid, they show that just over $4 billion came from federal undergraduate student aid programs that are administered through the institutions.

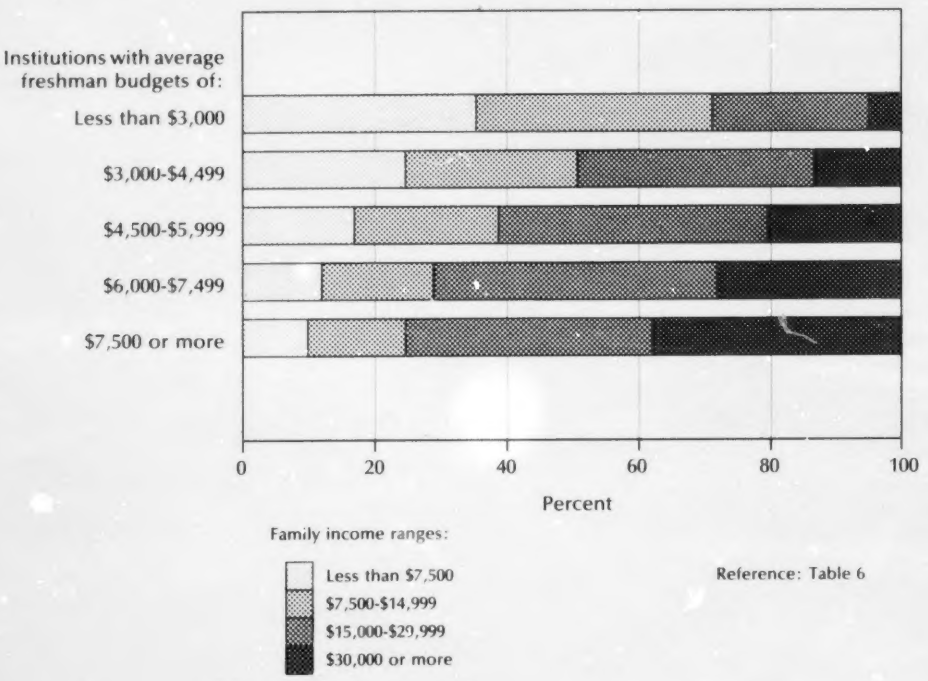
Family Income of Dependent Aided Undergraduates

About two out of five of the *dependent aided* full-time students came from families with annual incomes of less than $15,000. Slightly more than one-third (38 percent) came from families in the $15,000-$29,999 range, and the remaining fifth (22 percent) were from families with even higher incomes (figure 5).

Major differences in income distribution appear when these data are classified by type and control of institution. At the public two-year community colleges, nearly three-fifths of the dependent aided full-time undergraduates were from families with incomes of less than $15,000. Less than 10 percent of the dependent aided students at this type of institution came from families with incomes in excess of $30,000. At private universities, however, only one-quarter of the aided full-time dependent undergraduates came from families with incomes of less than $15,000, while two out of five were from families in the top income category. At public four-year colleges, nearly half of the dependent aided students were from families with under $15,000 annual income; slightly over one-third (37 percent) were in the $15,000-$29,999 range, and only about one in seven were from the most affluent group.

An analysis of the institutions' annual freshman expense budgets supports this picture. The least expensive institutions reported that high proportions of their dependent aided students were from the lower family income ranges. The most expensive institutions show high proportions of dependent aided students from families in the high range (figure 6). Nearly three-quarters of the dependent aided students at institutions with the lowest expense budgets (less than $3,000) came from families with incomes less than $15,000. Just three-quarters of the dependent aided students at the institutions costing $7,500 or more came from families with incomes of $15,000 and up.

FIGURE 6
Families of *Dependent* Undergraduates Receiving Aid, by Income Level and Average Freshman Budget Range, Fall 1982



Reference: Table 6

Family Income of Independent Aided Undergraduates

Three-quarters of the *independent aided* undergraduates who received aid were from families with incomes of less than $7,500. Only one percent were reported to have incomes of $30,000 or more. The differences shown in the distribution of the families of dependent aided undergraduates were not evident in the distribution of the independent aided undergraduates (figure 7). When the data are categorized by control and type of institution, in no case does the proportion of independent aided students in the lowest income range (less than $7,500) fall below two-thirds, nor does the share in the $30,000 or more range exceed three percent.

When the data were categorized by the size of the institutions' freshman expense budgets, the distributions continued to show considerable uniformity. Three out of four of the independent aided undergraduates at the low budget institutions were in families with incomes of less than $7,500. At the most expensive colleges, four out of five fell into that income range, and less than two percent were in the top income class.

Percentage of Federally Aided Students Who Are Independent

Nationally, one out of four federally aided undergraduates was independent. This figure varies widely according to institutional control. At public institutions, the figure was one out of three; in the private sector, it was one out of six (table B).

TABLE B—Percentage of Federally Aided Full-time Undergraduates Who Are Independent

Control and Type of Institution	Percent
All institutions	27
Public institutions	33
Universities	28
Four-year colleges	29
Two-year colleges	45
Private institutions	16
Universities	10
Four-year colleges	17
Two-year colleges	19

Reference: Table 9

TABLE C—Distribution of Institutions by Percentage of Federally Aided Independent Undergraduates and by Control of Institution

Percentage of Federally Aided Undergraduates Who Are Independent	All Institutions	Public Institutions	Private Institutions
Total	100%	100%	100%
Less than 20%	46	18	73
20 – 39%	28	38	18
40% or more	26	44	9

Reference: Table 10

Nearly three-quarters of the private institutions reported that less than one-fifth of their federally aided students were classified as independent, while only 18 percent of the public institutions fell into that range. Conversely, 44 percent of the public institutions reported that two-fifths or more of their federally aided undergraduates were independent. This contrasts with the nine percent of the private institutions so reporting (table C).

Student Aid and Enrollment

About one-quarter of all institutions reported a shortfall in enrollment below 1982 projections. One-fifth of the public institutions reported fewer students than expected; one-third of the private institutions did.

Two-fifths of the institutions with enrollment shortfalls attributed them—at least in part—to economic conditions (table D). One-third (35 percent) indicated that reduced student aid was a factor, and the same percentage gave as a reason the *uncertainty* about student aid that was present in the spring of 1982. The high cost of college attendance was cited by one-quarter of the reporting institutions in the private sector as a reason for lower enrollment, but by only 8 percent in the public.

TABLE D—Reasons for Enrollment Shortfall, by Control of Institution

(In percentages)

Reason for Enrollment Shortfall	All Institutions	Public Institutions	Private Institutions
Economic conditions	44	38	47
Reduced student aid	35	21	42
Uncertainty about availability of student aid	35	25	40
High cost of attendance	20	8	26
Demographic factors	12	9	14

Note: Percentages will not sum to 100 because multiple responses were permitted.

Reference: Table 12

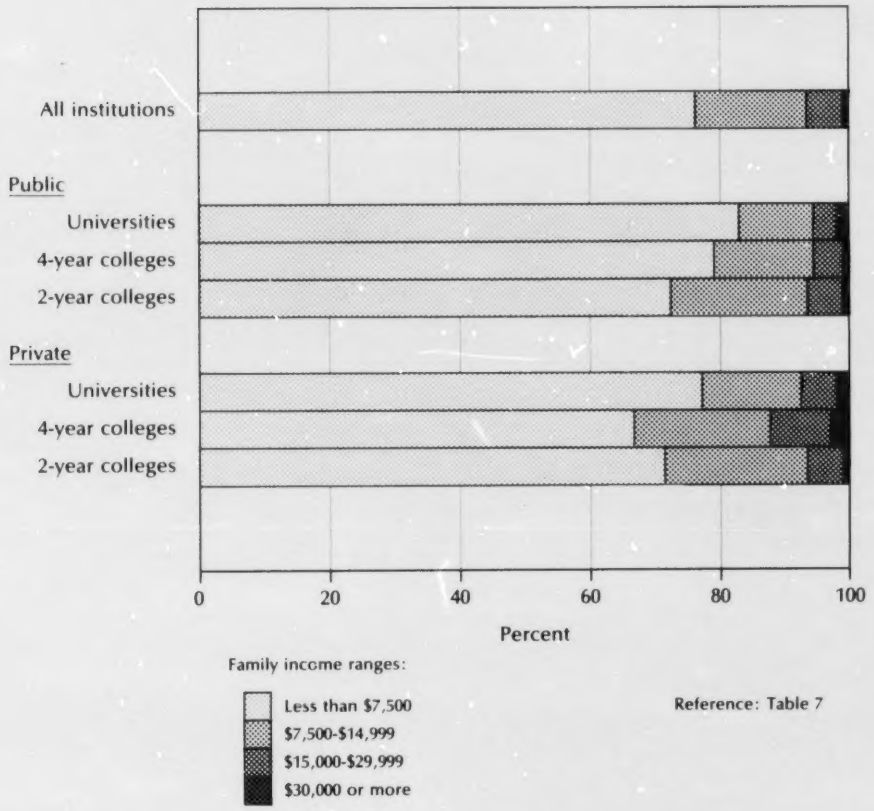
Student Aid Packages

Four sources of funds were identified as components of the student aid packages for freshmen, sophomores, and upper division undergraduates: scholarships and grants; student employment; loans; and other sources. The other sources included family contributions and savings, summer earnings, etc. This latter component is usually *not* included in the standard definition of a "financial aid package". However, it was made a part of this questionnaire's definition of a "typical student aid package" (see appendix A) in order to get data concerning the provenance of *all* of the resources used for the year's education by aided students.

Institutions also reported the average student expense budget for each of the class levels. The budgets included tuition and fees; room and board charges, if appropriate; books and supplies; transportation; and other expenses. This was basically the same budget definition used by the major student aid agencies.

Grants and scholarships accounted for a little more than one-third of the typical aided freshman's student aid pack-

FIGURE 7
Families of *Independent* Undergraduates Receiving Aid, by Income Level and Control and Type of Institution, Fall 1982



Reference: Table 7

age. Student employment accounted for one-eighth, loans for one-fifth, and "other sources" for about three-tenths (figure 8). Only minor variations appeared when the control of the institutions is considered; the largest difference appeared in student employment. At public institutions, it provided nearly one-fifth of the aided students' support; at private institutions, it accounts for only ten percent figure 9). Figure 9 also shows that a relatively high proportion of student support at private institutions comes from students' own resources and families; 31 percent versus 24 percent at public institutions.

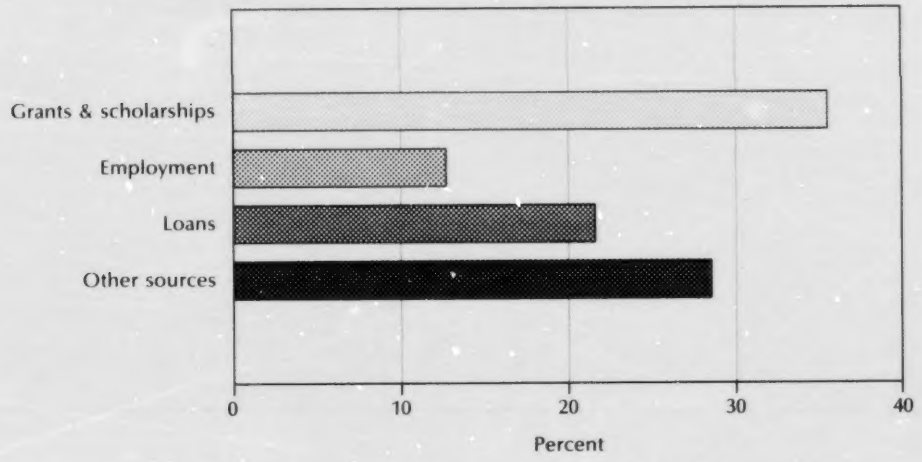
More variation in student aid packages appears within each control sector when the institutions are further classed by type (table E). Aided full-time freshmen at public two-year colleges receive nearly three-fifths (59 percent) of their assistance from grants and scholarships and employment. Their counterparts at public universities received half of their support from those sources.

TABLE E—Sources of Funds for Typical Freshman Student Aid Packages
(In percentages)

Source of Funds	Universities		Four-year Colleges		Two-year Colleges	
	Public	Private	Public	Private	Public	Private
Grants and Scholarships	33	37	37	36	39	36
Student Employment	17	9	17	10	20	9
Loans	23	20	21	23	18	27
Other sources	27	34	25	31	24	30

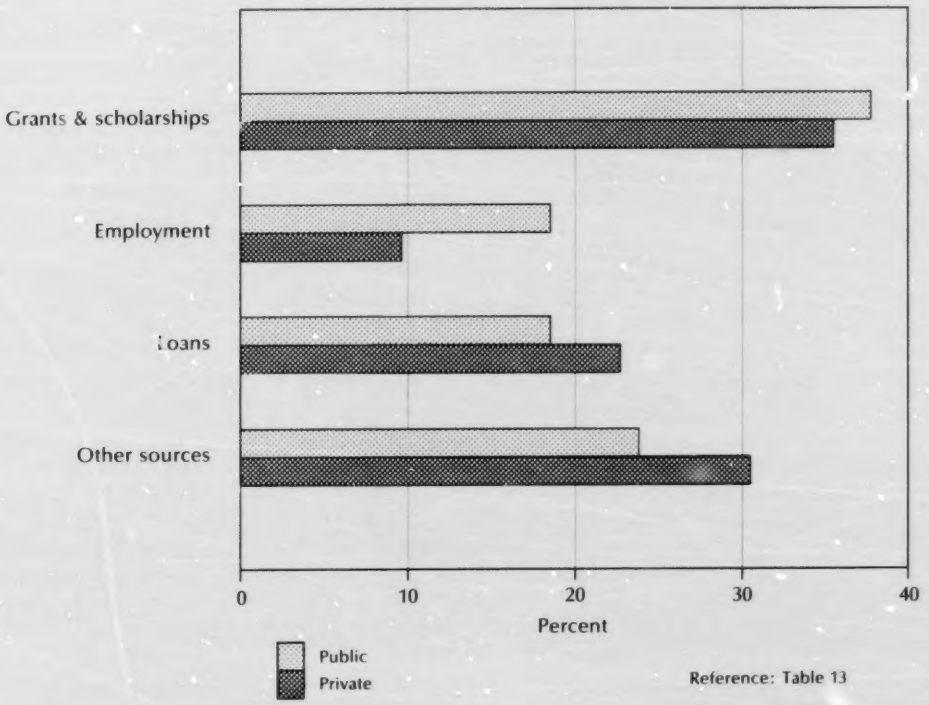
Reference: Table 13

FIGURE 8
Sources of Funds for Typical Freshman Aid Packages



Reference: Table 13

FIGURE 9
Sources of Funds for Typical Freshman Aid Packages,
by Control of Institution



Reference: Table 13

In the private sector, the principal difference in student aid packages appears in the proportion that loans provide. At universities, they account for 20 percent of the package; at two-year institutions, they make up 27 percent of the total. Again, this latter figure should be used with caution because of the high institutional weight and poor response in this sector.

No great variations appear when the data are distributed by class level. Detailed tables 13-15 show that the percentage distributions differ by only one or two percentage points.

When institutions are classed by the size of their student expense budgets, sizable variations appear. Figure 10 contrasts data from the least expensive institutions category (less than $3,000) with those from the costliest ($7,500 or more). At the least expensive institutions, over half of the typical student aid package came from grants and scholarships; one-fifth came from employment; and one-fifth came from student or family resources. Less than ten percent came from loans. At institutions in the most expensive budget range, however, one-third of the aid package came from grants and scholarships, only one-tenth came from employment, but one-third came from the student and family resources, and one-fifth came from loans.

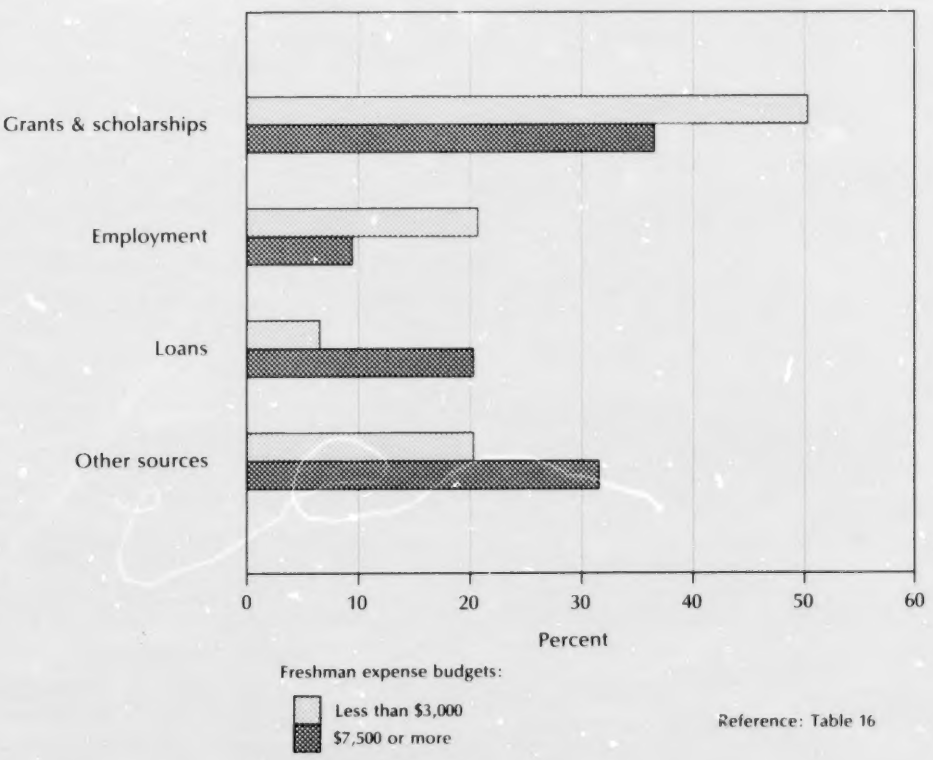
Translation of these percentage distributions into dollars provides sharp contrasts. Because the average freshman budget in the private sector was nearly double that in the public, seemingly small differences in percentage distributions turned into dollar amounts that, for the private institutions, were frequently much larger than the amounts shown for the public institutions (figure 11). Even more striking are comparisons based on expense budget ranges (figure 12). The typical amount borrowed at the most expensive institutions is more than ten times the amount borrowed at the least expensive. The amount provided by other sources (i.e., student savings, summer earnings, family contributions, etc.) was five times greater at the expensive institutions than at the inexpensive ones.

Changes in Freshman Packages from 1981-82 to 1982-83

Two-thirds of the public institutions and just over half of the private ones indicated no changes had been introduced into the typical freshman financial aid packages between academic years 1981-82 and 1982-83. Within the public sector, three out of four of the two-year institutions reported no change. Among the universities and four-year colleges, the proportion was closer to one out of two. Among the private institutions, seven-eighths of the two-year institutions, half of the four-year colleges, and about one-third of the universities reported no change (table F).

In those cases where there was some change, it more frequently than not involved an increased amount of work

FIGURE 10
Sources of Funds for Freshman Aid Packages, by Budget Ranges



Reference: Table 16

TABLE F—Differences in the Composition of Freshman Aid Packages Between 1981-82 and 1982-83, by Control and Type of Institution

(In percentages)

Difference	Universities		Four-year Colleges		Two-year Colleges	
	Public	Private	Public	Private	Public	Private
No change	55	30	58	46	73	86
More work and/or loans in 1982-83	29	43	25	48	15	7
More grants and scholarships in 1982-83	5	35	7	13	10	0
More support from other sources in 1982-83	10	10	9	6	8	7
Other changes	10	5	11	11	6	0

Reference: Table 25

TABLE G—Differences in the Composition of Upper Division Aid Packages Between 1981-82 and 1982-83 by Control and Type of Institution

(In percentages)

Difference	Universities		Four-year Colleges	
	Public	Private	Public	Private
No change	51	42	57	50
More work and/or loans in 1982-83	34	45	27	49
More grants and scholarships in 1982-83	4	27	5	8
More support from other sources in 1982-83	9	8	9	5
Other changes	10	3	11	7

Reference: Table 26

and/or loans. Nearly half of the private four-year colleges reported such change, as did one-quarter of the public universities and four-year colleges. An increase in scholarships and grants was reported by relatively few institutions—only eleven percent overall. However, one-third of the private universities indicated such increases.

Changes in Upper Division Packages

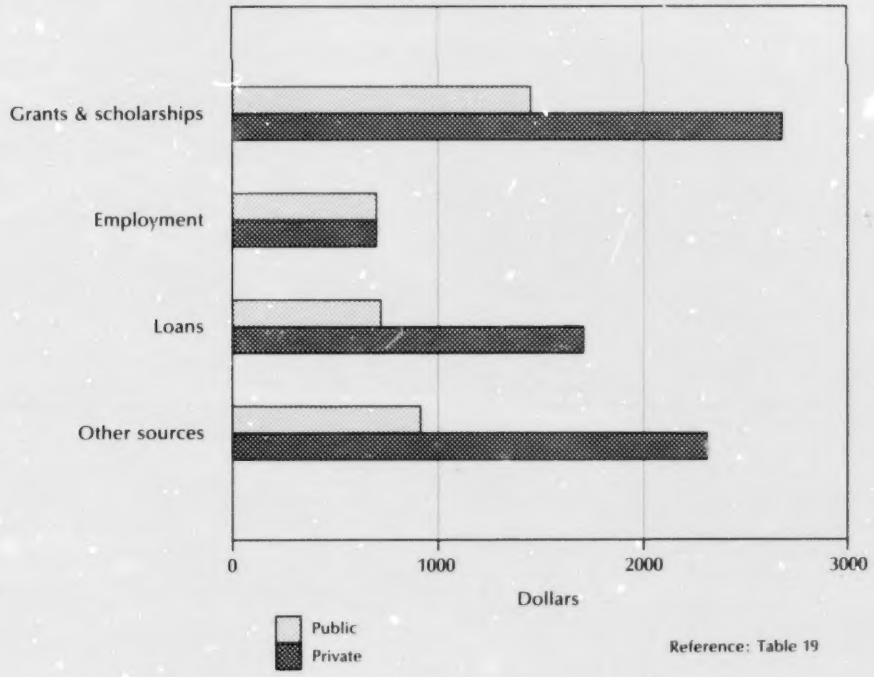
A little more than half of the respondents reported no change in the aid packages for upper division students. As in the case of the freshman packages, most of the change involved increases in the work and/or loan portion of the package, with a large proportion (nearly half) of the private four-year institutions reporting such increases (table G). Increases in grants and scholarships were reported by one-quarter of the private universities, the only institutional category where that kind of change exceeded 10 percent.

Data Processing and Student Aid

Nearly one-quarter of the institutions indicated that they did *not* use computers for any aspect of student aid administration. However, this percentage was unevenly distributed among the various institutional types. Less than two percent of the universities were estimated to have no computer application for student aid. (Even this may be an overestimation. In one instance, a university indicated that it happened to be "between systems," and that the new system was not yet operational.) The public four-year colleges also showed a very high degree of automation. Figure 13 shows the percentage of institutions that reported *no* computer usage. The complementary percentage represents the proportion of institutions that used computers for some aspect of student aid administration.

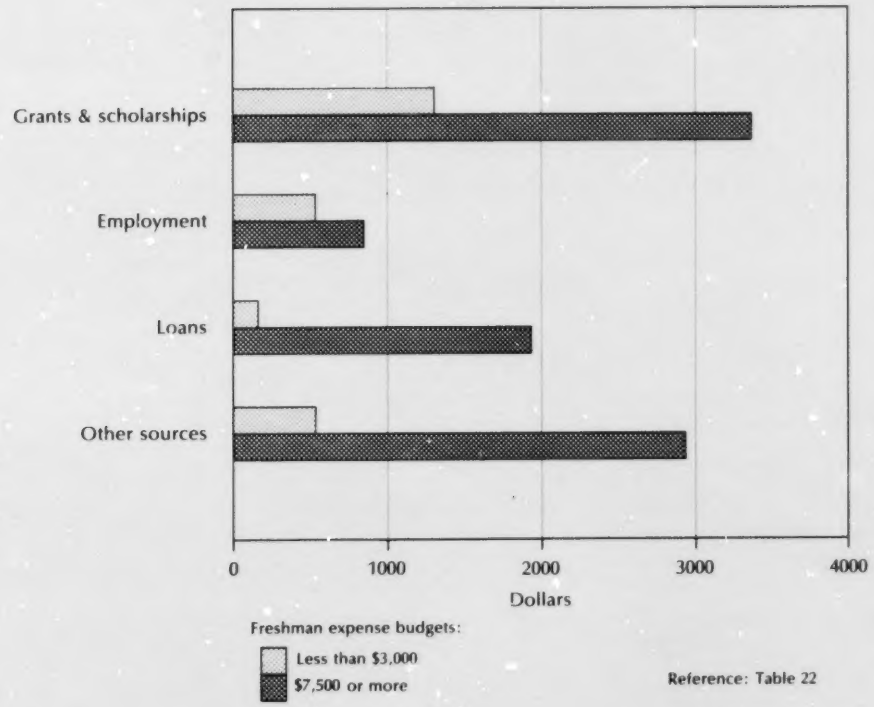
Two functions appeared to be automated most widely: student billing and academic progress record-keeping (figure 14). Slightly more than half of the institutions reported using computers for each of these activities. Approximately one-third of the institutions used computers for disbursing grants and for collecting loans, while one-quarter reported computer use in processing applications, disbursing loans, and reporting to funders. Nationally, only one out of seven institutions used computers to determine the amount of a student's financial aid award. However, that proportion varied widely according to institutional type. Over half of the public universities used computers for that funciton, whereas less than ten percent of the public two-year colleges did. With few exceptions, each of the specific functions listed on the questionnaire showed computer application by more than half of the universities—public and private—and by public four-year colleges. In sum, computer use for the administration of student aid, though widespread, is not universal.

FIGURE 11
Sources of Funds for Freshman Aid Packages,
by Control of Institution



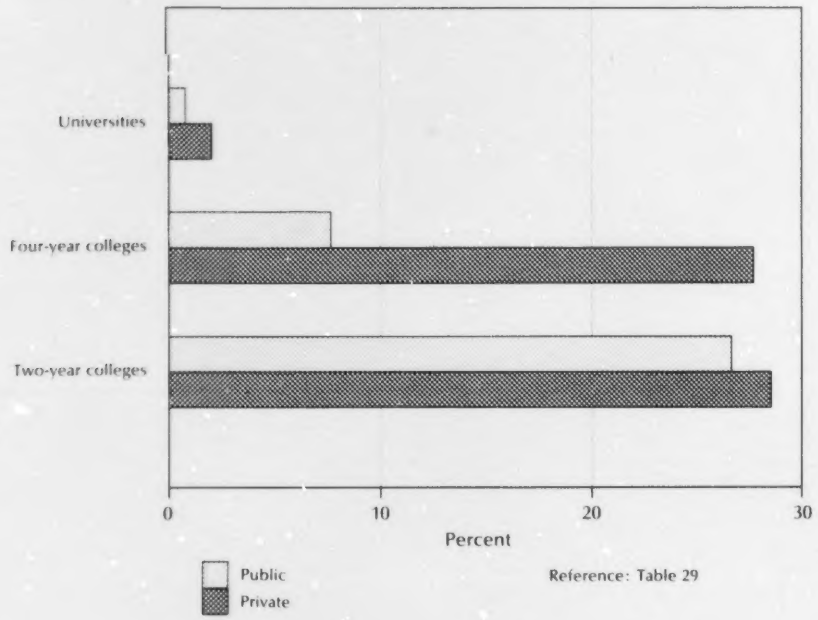
Reference: Table 19

FIGURE 12
Sources of Funds for Freshman Aid Packages,
by Budget Ranges



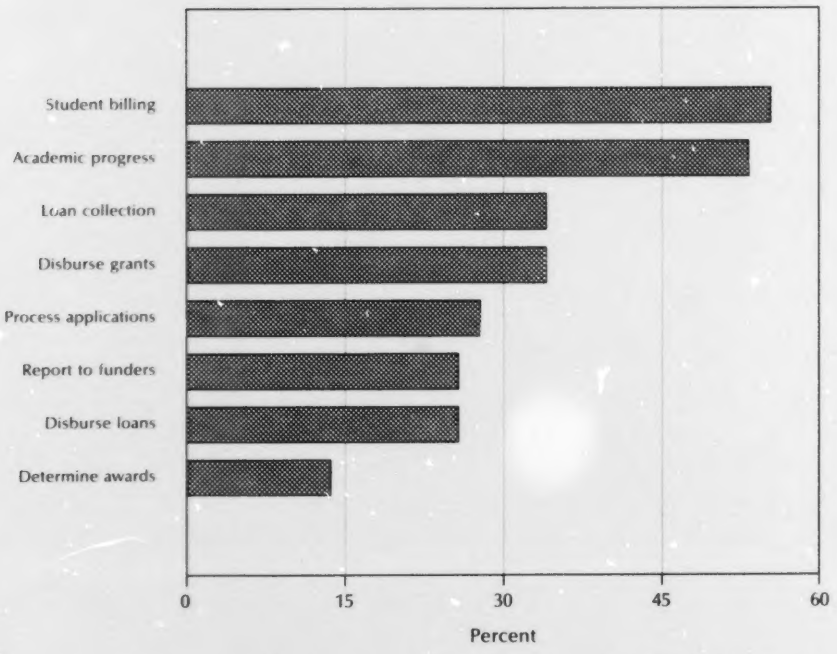
Reference: Table 22

FIGURE 13
Percentage of Institutions That Do Not Use Computers for Student Aid Administration, by Control and Type of Institution, Fall 1982



Reference: Table 29

FIGURE 14
Percentage of Institutions That Use Computers for Student Aid Administration, by Function, Fall 1982



Reference: Table 29

Standards for Determining Satisfactory Progress

A provision of the Higher Education Amendments of 1976 required that recipients of federal financial aid must show satisfactory academic progress in order to be eligible for the continuation of such assistance. The law did not stipulate what satisfactory academic progress was; instead, it left that definition up to each institution. Various higher education associations have tried to help institutions define such progress by identifying guidelines for establishing standards. Some states have developed regulations for their public institutions. However, because higher education is so diverse, no specific set of rules has yet been promulgated for national application.

This survey asked institutions about the *sources* of the academic progress standards they had adopted. Four specific sources were listed:

- State requirements
- Accrediting association recommendations
- Self-regulation guidelines jointly issued by the American Council on Education, the American Association of Collegiate Registrars and Admissions Officers, and the National Association of Student Financial Aid Administrators
- Recommendations of an institutional committee.

In addition, an "other" option was included. Multiple responses were permitted.

Two sources stood out as those used by most institutions: recommendations of an institutional committee and the self-regulation guidelines. Each was used by from half to three-quarters of the institutions, depending on control or type (table 30). State requirements were listed by one-quarter to one-third of the respondents.

SUMMARY

In the fall of 1982, student financial aid in the form of scholarships and grants, institutionally arranged student employment, and loans (excluding Guaranteed Student Loans) was provided to half of the full-time undergraduates in the nation's colleges and universities. This assistance amounted to $7.7 billion, of which federal funds accounted for roughly half.

Of those aided undergraduates who were classified as dependent on their families for support, two-fifths came from families with annual incomes under $15,000. Of the undergraduates classified as "independent", three-quarters had annual family incomes of less than $7,500.

The "typical package" for aided undergraduates can be described as coming from three sources in generally equal proportions: (1) scholarships and grants; (2) student employment and loans (including Guaranteed Student Loans); (3) the student's and his/her family's own resources.

The foregoing indicates the general magnitude and characteristics of undergraduate student aid summarized nationally. But aid programs at individual institutions vary widely. The following tables give some indication of the extent of that variety.

DETAILED TABLES

TABLE 1—Percentage of Full-time Undergraduates Who Received Student Financial Aid, by Control and Type of Institution, Fall 1982

Control and Type of Institution	Number of Institutions	Percentage of Undergraduates with Student Aid
All institutions	2,801	50.8
Public institutions	1,383	46.4
Universities	111	47.5
Four-year colleges	373	50.1
Two-year colleges	899	41.2
Private institutions	1,418	63.1
Universities	71	54.1
Four-year colleges	1,104	65.1
Two-year colleges	243	70.0

TABLE 2—Percentage of Full-time Undergraduates Who Received Student Financial Aid, by Freshman Expense Budget Ranges, Fall 1982

Freshman Expense Budget Ranges	Number of Institutions	Percentage of Undergraduates with Student Aid
All institutions	2,801	50.8
Institutions with freshman expense budget of:		
Less than $3,000	200	46.5
$3,000-$4,499	905	48.3
$4,500-$5,999	578	46.4
$6,000-$7,499	539	61.9
$7,500 or more	579	59.1

TABLE 3—Amount of Student Aid and Percentage from Federal Programs, by Control and Type of Institution, 1981-82 and 1982-83

Control and Type of Institution	1981-82		1982-83	
	Total Amount of Student Aid (in millions)	Percentage from Federal Programs	Total Amount of Student Aid (in millions)	Percentage from Federal Programs
All institutions	$7,592.6	54.5	$7,669.5	52.7
Public institutions	4,176.9	63.3	4,156.4	62.1
Universities	1,567.4	52.1	1,534.3	50.8
Four-year colleges	1,605.0	69.0	1,591.0	67.2
Two-year colleges	1,004.6	71.6	1,031.0	71.1
Private institutions	3,415.6	43.7	3,513.1	41.6
Universities	879.9	40.9	908.6	39.3
Four-year colleges	2,299.6	43.7	2,357.5	41.5
Two-year colleges	236.1	53.1	247.1	51.3

TABLE 4—Amount of Student Aid and Percentage from Federal Programs, by Freshman Expense Budget Ranges, 1981-82 and 1982-83

Freshman Expense Budget Ranges	1981-82		1982-83	
	Total Amount of Student Aid (in millions)	Percentage from Federal Programs	Total Amount of Student Aid (in millions)	Percentage from Federal Programs
All institutions	$7,592.6	54.5	$7,669.5	52.7
Institutions with freshman expense budget of:				
Less than $3,000	237.7	76.4	242.6	75.3
$3,000-$4,499	2,290.3	67.5	2,280.3	65.9
$4,500-$5,999	1,789.5	56.1	1,789.4	56.0
$6,000-$7,499	1,056.1	49.2	1,068.5	46.2
$7,500 or more	2,218.8	39.9	2,288.7	37.8

TABLE 5—Percentage Distribution of Aid Recipients' Families, by Income Level and Control and Type of Institution, Fall 1982

Dependent Students

Control and Type of Institution	Percentage of Families with Income of:				All Income Levels
	Less Than $7,500	$7,500-$14,999	$15,000-$29,999	$30,000 or More	
All institutions	18.1	21.8	37.8	22.3	100%
Public institutions	22.4	24.9	37.2	15.5	100
Universities	16.5	20.4	40.3	22.8	100
Four-year colleges	23.4	26.2	36.6	13.8	100
Two-year colleges	29.8	29.6	33.3	7.3	100
Private institutions	11.1	16.8	38.9	33.2	100
Universities	10.0	14.3	35.6	40.1	100
Four-year colleges	11.2	17.2	39.2	32.4	100
Two-year colleges	13.1	18.6	44.4	23.9	100

TABLE 6—Percentage Distribution of Aid Recipients' Families, by Income Level and by Freshman Expense Budget Ranges, Fall 1982

Dependent Students

Freshman Expense Budget Range	Percentage of Families with Income of:				All Income Levels
	Less Than $7,500	$7,500-$14,999	$15,000-$29,999	$30,000 or More	
All institutions	18.1	21.8	37.8	22.3	100%
Institutions with freshman expense budget of:					
Less than $3,000	35.2	36.4	24.0	4.5	100
$3,000-$4,499	24.7	26.0	36.2	13.1	100
$4,500-$5,999	17.4	22.2	40.1	20.3	100
$6,000-$7,499	11.7	16.6	43.6	28.1	100
$7,500 or more	9.6	15.4	36.6	38.5	100

Note: Detail may not sum to totals because of rounding.

TABLE 7—Percentage Distribution of Aid Recipients' Families, by Income Level and Control and Type of Institution, Fall 1982

Independent Students

Control and Type of Institution	Percentage of Families with Income of: Less Than $7,500	$7,500-$14,999	$15,000-$29,999	$30,000 or More	All Income Levels
All institutions	75.4	17.5	5.7	1.3	100%
Public institutions	77.0	16.9	5.0	1.1	100
Universities	82.3	11.8	4.2	1.6	100
Four-year colleges	78.0	16.3	4.8	0.9	100
Two-year colleges	72.4	21.1	5.7	0.8	100
Private institutions	68.4	20.3	9.0	2.3	100
Universities	77.3	14.8	6.3	1.6	100
Four-year colleges	66.7	20.9	9.8	2.6	100
Two-year colleges	70.5	22.4	6.1	1.0	100

Note: Detail may not sum to totals because of rounding.

TABLE 8—Percentage Distribution of Aid Recipients' Families, by Income Level and by Freshman Expense Budget Ranges, Fall 1982

Independent Students

Freshman Expense Budget Ranges	Percentage of Families with Income of: Less Than $7,500	$7,500-$14,999	$15,000-$29,999	$30,000 or More	All Income Levels
All institutions	75.4	17.5	5.7	1.3	100%
Institutions with freshman expense budget of:					
Less than $3,000	74.7	20.8	3.9	.6	100
$3,000-$4,499	75.1	18.4	5.2	1.4	100
$4,500-$5,999	75.9	16.6	6.2	1.3	100
$6,000-$7,499	71.2	18.6	8.7	1.5	100
$7,500 or more	80.1	13.1	5.2	1.6	100

Note: Detail may not sum to totals because of rounding.

TABLE 9—Percentage of Undergraduate Federal Student Aid Recipients Classified as Independent Students, by Control and Type of Institution, Fall 1982

Control and Type of Institution	Percentage of Undergraduate Federal Student Aid Recipients
All institutions	27.3
Public institutions	33.0
Universities	27.8
Four-year colleges	28.5
Two-year colleges	44.7
Private institutions	15.8
Universities	10.4
Four-year colleges	16.7
Two-year colleges	19.2

Note: The figures in this table are institutionally weighted estimates.

TABLE 10—Distribution of Institutions, by Percentage of Independent Federally Aided Undergraduates and by Control and Type of Institution, Fall 1982

Control and Type of Institution	Number of Institutions	All Percentage Ranges	Percentage of Federally Aided Independent Undergraduates					
			Less than 10%	10-19%	20-29%	30-39%	40-59%	60% or more
All institutions	2,801	100.0	20.2	25.7	13.3	14.6	15.6	10.6
Public institutions	1,383	100.0	3.8	14.5	16.6	21.7	27.0	16.4
Universities	111	100.0	3.1	28.1	24.0	25.0	15.6	4.2
Four-year colleges	373	100.0	6.1	22.4	29.1	18.2	20.3	3.9
Two-year colleges	899	100.0	3.0	9.5	10.4	22.7	31.3	23.1
Private institutions	1,418	100.0	36.3	36.5	10.2	7.7	4.3	5.0
Universities	71	100.0	45.0	40.0	10.0	3.3	1.7	0.0
Four-year colleges	1,104	100.0	34.2	36.6	12.4	4.9	5.5	6.4
Two-year colleges	243	100.0	42.9	35.7	0.0	21.4	0.0	0.0

TABLE 11—Institutions with Full-time Undergraduate Enrollment Shortfall, by Control and Type of Institution, Fall 1982

(In percentages)

Item	All Institutions	Public				Private			
		Total	Universities	4-year Colleges	2-year Colleges	Total	Universities	4-year Colleges	2-year Colleges
Institutions without enrollment shortfall	72.8	81.0	89.6	78.1	81.2	64.9	71.7	64.6	64.3
Institutions with enrollment shortfall	27.2	19.0	10.4	21.9	18.8	35.1	28.3	35.4	35.7

TABLE 12—Selected Reasons for Enrollment Shortfall, by Control and Type of Institution, Fall 1982

Reason for Shortfall	All Institutions	Public				Private			
		Total	Universities	4-year Colleges	2-year Colleges	Total	Universities	4-year Colleges	2-year Colleges
Number of institutions experiencing shortfall (N)	(760)	(262)	(12)	(81)	(169)	(498)	(20)	(391)	(87)
Percentage of institutions experiencing shortfall that attributed it to:									
Economic conditions	43.9	37.8	50.0	33.3	39.1	47.2	25.0	49.9	40.2
Reduced student aid	34.6	20.6	25.0	24.7	18.3	42.0	25.0	47.8	19.5
Uncertainty about availability of student aid	34.6	24.8	8.3	23.5	26.6	39.8	40.0	39.6	40.2
Demographic factors	12.0	8.8	8.3	24.7	1.2	13.7	55.0	5.6	40.2
High cost of attendance	20.0	8.4	16.7	7.4	8.3	26.1	35.0	27.1	19.5
Admissions factors (change in requirements, reorganization, etc.)	17.1	5.0	8.3	8.6	3.0	23.5	5.0	29.7	0.0
Academic factors (change in calendar, programs, etc.)	10.3	16.8	8.3	8.6	21.3	6.8	5.0	8.4	0.0
Geographic factors	1.2	1.5	8.3	3.7	0.0	1.0	5.0	1.0	0.0
Other	8.8	10.7	8.3	7.4	12.4	7.8	20.0	4.6	19.5
No reason indicated	8.2	15.3	8.3	14.8	16.0	4.4	5.0	5.4	0.0

Note: Percentages will sum to more than 100 percent because multiple responses were permitted.

TABLE 13—Composition of Freshman Student Aid Packages and Average Student Expense Budgets, by Control and Type of Institution, Fall 1982

Control and Type of Institution	Percentage of Typical Student Aid Package from:				Total	Average Expense Budget (In dollars)
	Grants and Scholarships	Student Employment	Loans[1]	Other Sources[2]		
All institutions	36.6	12.8	21.7	28.9	100.0	5,654
Public institutions	37.8	18.6	19.2	24.4	100.0	3,868
Universities	32.7	16.9	23.3	27.0	100.0	4,804
Four-year colleges	37.1	17.3	20.7	24.8	100.0	4,141
Two-year colleges	39.0	19.5	17.8	23.7	100.0	3,639
Private institutions	36.0	9.8	23.1	31.2	100.0	7,395
Universities	37.1	8.9	19.7	34.3	100.0	10,204
Four-year colleges	35.9	10.2	22.7	31.2	100.0	7,428
Two-year colleges	36.1	8.0	26.6	29.3	100.0	6,423

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

TABLE 14—Composition of Sophomore Student Aid Packages and Average Student Expense Budgets, by Control and Type of Institution, Fall 1982

Control and Type of Institution	Percentage of Typical Student Aid Package from:				Total	Average Expense Budget (In dollars)
	Grants and Scholarships	Student Employment	Loans[1]	Other Sources[2]		
All institutions	36.1	13.4	21.8	28.7	100.0	5,693
Public institutions	38.0	18.7	19.4	23.9	100.0	3,923
Universities	31.1	17.7	24.4	26.9	100.0	4,818
Four-year colleges	36.3	17.5	21.0	25.1	100.0	4,164
Two-year colleges	39.9	19.4	17.9	22.8	100.0	3,713
Private institutions	35.2	10.7	23.0	31.1	100.0	7,420
Universities	35.0	10.4	20.2	34.4	100.0	10,164
Four-year colleges	35.1	11.1	22.5	31.3	100.0	7,465
Two-year colleges	35.3	8.5	27.3	28.9	100.0	6,416

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

TABLE 15—Composition of Upper Division Student Aid Packages and Average Student Expense Budgets, by Control and Type of Institution, Fall 1982

Control and Type of Institution	Percentage of Typical Student Aid Package from:				Total	Average Expense Budget (In dollars)
	Grants and Scholarships	Student Employment	Loans[1]	Other Sources[2]		
All institutions	34.5	12.3	23.0	30.2	100.0	6,726
Public institutions	33.8	17.8	23.3	25.1	100.0	4,403
Universities	29.9	18.0	26.4	25.7	100.0	4,902
Four-year colleges	35.2	17.7	22.3	24.8	100.0	4,255
Private institutions	34.6	11.1	23.0	31.4	100.0	7,683
Universities	34.7	10.6	20.4	34.3	100.0	10,174
Four-year colleges	34.6	11.1	23.2	31.1	100.0	7,523

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

[1]Includes Guaranteed Student Loans and National Direct Student Loans.

[2]Includes student and family contribution.

TABLE 16—Average Expense Budget and Percentage Distribution of Student Aid Packages for Freshmen, by Freshman Expense Budget Ranges, Fall 1982

Source of Support	All Institutions	Budget Ranges: Less than $3,000	$3,000-$4,499	$4,500-$5,999	$6,000-$7,499	$7,500 or more
Average expense budget ($)	(5,654)	(2,619)	(3,709)	(5,221)	(6,747)	(9,156)
Total	100.0	100.0	100.0	100.0	100.0	100.0
Grants and scholarships	36.6	51.0	38.3	35.0	34.0	36.9
Student employment	12.8	21.0	17.7	13.3	11.0	9.5
Loans[1]	21.7	7.0	19.9	22.6	25.4	21.3
Other sources[2]	28.9	21.0	24.2	28.7	29.6	32.2

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

TABLE 17—Average Expense Budget and Percentage Distribution of Student Aid Packages for Sophomores, by Freshman Expense Budget Ranges, Fall 1982

Source of Support	All Institutions	Budget Ranges: Less than $3,000	$3,000-$4,499	$4,500-$5,999	$6,000-$7,499	$7,500 or more
Average expense budget ($)	(5,693)	(2,739)	(3,781)	(5,209)	(6,805)	(9,153)
Total	100.0	100.0	100.0	100.0	100.0	100.0
Grants and scholarships	36.1	49.6	37.6	35.5	33.6	35.8
Student employment	13.4	22.1	17.8	14.2	11.5	10.6
Loans[1]	21.8	8.2	20.6	22.6	24.6	21.6
Other sources[2]	28.7	20.1	24.1	27.6	30.3	32.0

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

TABLE 18—Average Expense Budget and Percentage Distribution of Student Aid Packages for Upper Classmen, by Freshman Expense Budget Ranges, Fall 1982

Source of Support	All Institutions	Budget Ranges: Less than $3,000	$3,000-$4,499	$4,500-$5,999	$6,000-$7,499	$7,500 or more
Average expense budget ($)	(6,726)	(4,075)	(4,023)	(5,365)	(6,937)	(9,217)
Total	100.0	100.0	100.0	100.0	100.0	100.0
Grants and scholarships	34.5	51.4	34.0	35.1	30.9	36.1
Student employment	12.3	19.9	17.6	12.8	12.5	10.6
Loans[1]	23.0	19.3	23.8	23.6	26.2	20.9
Other sources[2]	30.2	9.4	24.6	28.5	30.4	32.4

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

[1]Includes Guaranteed Student Loans and National Direct Student Loans.

[2]Includes student and family contribution.

TABLE 19—Estimated Average Full-time Freshman Expense Budget, by Source of Funds and by Control and Type of Institution, Fall 1982

(In dollars)

Control and Type of Institution	Average Expense Budget	Amount from: Grants and Scholarships	Student Employment	Loans[1]	Other Sources[2]
All institutions	$ 5,654	$2,071	$721	$1,229	$1,632
Public institutions	3,868	1,463	720	742	943
Universities	4,804	1,573	811	1,121	1,298
Four-year colleges	4,141	1,536	717	859	1,029
Two-year colleges	3,639	1,419	709	646	864
Private institutions	7,395	2,664	722	1,705	2,304
Universities	10,204	3,784	911	2,009	3,500
Four-year colleges	7,428	2,667	755	1,685	2,320
Two-year colleges	6,423	2,321	517	1,706	1,880

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

TABLE 20—Estimated Average Full-time Sophomore Expense Budget, by Source of Funds and by Control and Type of Institution, Fall 1982

(In dollars)

Control and Type of Institution	Average Expense Budget	Amount from: Grants and Scholarships	Student Employment	Loans[1]	Other Sources[2]
All institutions	$ 5,693	$2,056	$ 765	$1,241	$1,631
Public institutions	3,923	1,490	735	762	937
Universities	4,818	1,497	852	1,175	1,294
Four-year colleges	4,164	1,512	730	876	1,046
Two-year colleges	3,713	1,480	722	663	848
Private institutions	7,420	2,609	794	1,708	2,309
Universities	10,164	3,559	1,055	2,057	3,493
Four-year colleges	7,465	2,623	832	1,677	2,333
Two-year colleges	6,416	2,267	546	1,752	1,852

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

TABLE 21—Estimated Average Full-time Upper Division Expense Budget, by Source of Funds and by Control and Type of Institution, Fall 1982

(In dollars)

Control and Type of Institution	Average Expense Budget	Amount from: Grants and Scholarships	Student Employment	Loans[1]	Other Sources[2]
All institutions	$ 6,726	$2,319	$ 830	$1,549	$2,028
Public institutions	4,403	1,490	783	1,027	1,103
Universities	4,902	1,464	884	1,295	1,260
Four-year colleges	4,255	1,498	753	948	1,057
Private institutions	7,683	2,660	849	1,764	2,409
Universities	10,174	3,529	1,080	2,078	3,487
Four-year colleges	7,523	2,605	835	1,744	2,340

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

[1]Includes Guaranteed Student Loans and National Direct Student Loans.

[2]Includes student and family contribution.

TABLE 22—Estimated Average Freshman Expense Budget, by Source of Support and by Freshman Expense Budget Ranges, Fall 1982

Source of Support	All Institutions	Budget Ranges: Less than $3,000	$3,000-$4,499	$4,500-$5,999	$6,000-$7,499	$7,500 or more
Total	$5,654	$2,619	$3,709	$5,221	$6,747	$9,156
Grants and scholarships	2,071	1,335	1,420	1,826	2,294	3,381
Student employment	721	551	656	713	744	869
Loans[1]	1,229	184	737	1,182	1,715	1,955
Other sources[2]	1,632	549	896	1,501	1,994	2,951

Note: Detail may not sum to tctals because of rounding. The figures in this table are institutionally weighted estimates.

TABLE 23—Estimated Average Sophomore Expense Budget, by Source of Support and by Freshman Expense Budget Ranges, Fall 1982

Source of Support	All Institutions	Budget Ranges: Less than $3,000	$3,000-$4,499	$4,500-$5,999	$6,000-$7,499	$7,500 or more
Total	$5,693	$2,739	$3,781	$5,209	$6,805	$9,153
Grants and scholarships	2,056	1,358	1,422	1,852	2,286	3,281
Student employment	765	606	671	741	785	970
Loans[1]	1,241	224	778	1,179	1,672	1,978
Other sources[2]	1,631	552	910	1,438	2,062	2,925

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

TABLE 24—Estimated Average Upper Division Expense Budget, by Source of Support and by Freshman Expense Budget Ranges, Fall 1982

Source of Support	All Institutions	Budget Ranges: Less than $3,000	$3,000-$4,499	$4,500-$5,999	$6,000-$7,499	$7,500 or more
Total	$6,726	$4,075	$4,023	$5,365	$6,937	$9,217
Grants and scholarships	2,319	2,093	1,369	1,881	2,146	3,325
Student employment	830	812	708	686	867	977
Loans[1]	1,549	785	956	1,266	1,816	1,929
Other sources[2]	2,028	385	990	1,532	2,108	2,986

Note: Detail may not sum to totals because of rounding. The figures in this table are institutionally weighted estimates.

[1]Includes Guaranteed Student Loans and National Direct Student Loans.

[2]Includes student and family contribution.

TABLE 25—Differences in the Composition of Freshman Student Aid Packages Between 1981-82 and 1982-83, by Control and Type of Institution

Control and Type of Institution	Percentage of Institutions That Reported:				
	No Change	More Work/ Loans in 1982-83	More Grants/ Scholarships in 1982-83	More from Other Sources in 1982-83	Other Changes
All institutions	59.4	30.0	10.5	7.6	8.1
Public institutions	67.3	19.1	9.0	8.8	7.7
Universities	55.2	29.2	5.2	10.4	10.4
Four-year colleges	57.9	24.8	7.5	9.2	10.8
Two-year colleges	72.7	15.5	10.2	8.4	6.2
Private institutions	51.8	40.6	11.9	6.5	8.6
Universities	30.0	43.3	35.0	10.0	5.0
Four-year colleges	45.7	47.8	13.0	6.2	10.7
Two-year colleges	85.7	7.1	0.0	7.1	0.0

Note: Percentages may add across to more than 100 percent because multiple responses were permitted.

TABLE 26—Differences in the Composition of Upper Division Student Aid Packages Between 1981-82 and 1982-83, by Control and Type of Institution

Control and Type of Institution	Percentage of Institutions That Reported:				
	No Change	More Work/ Loans in 1982-83	More Grants/ Scholarships in 1982-83	More from Other Sources in 1982-83	Other Changes
All institutions	51.0	42.8	8.2	6.7	8.1
Public institutions	55.8	29.0	5.0	9.2	10.6
Universities	51.0	34.4	4.2	9.4	10.4
Four-year colleges	57.2	27.4	5.3	9.2	10.8
Private institutions	49.1	48.5	9.6	5.6	7.1
Universities	41.7	45.0	26.7	8.3	3.3
Four-year colleges	49.6	48.7	8.5	5.5	7.4

Note: Percentages may add across to more than 100 percent because multiple responses were permitted.

TABLE 27—Differences in the Composition of Freshman Student Aid Packages Between 1981-82 and 1982-83, by Freshman Expense

Type of Change	All Institutions	Budget Ranges				
		Less than $3,000	$3,000-$4,499	$4,500-$5,999	$6,000-$7,499	$7,500 or more
Percentage of institutions that reported:						
No change	59.4	92.8	68.4	56.3	57.6	38.8
More work/loans in 1982-83	30.0	3.6	21.2	26.9	32.1	54.2
More grants/scholarships in 1982-83	10.5	2.5	9.1	7.6	10.8	18.1
More from other sources in 1982-83	7.6	1.7	6.5	12.2	3.4	10.8
Other changes	8.1	2.5	8.4	9.5	12.7	4.1

Note: Percentages may add to more than 100 percent because multiple responses were permitted.

TABLE 28—Differences in the Composition of Upper Division Student Aid Packages Between 1981-82 and 1982-83, by Freshman Expense

Type of Change	All Institutions	Budget Ranges				
		Less than $3,000	$3,000-$4,499	$4,500-$5,999	$6,000-$7,499	$7,500 or more
Percentage of institutions that reported:						
No change	51.0	70.0	57.7	53.4	50.3	45.4
More work/loans in 1982-83	42.8	15.4	31.6	34.2	48.8	51.9
More grants/ scholarships in 1982-83	8.2	--	3.9	4.6	12.3	10.6
More from other sources in 1982-83	6.7	--	8.3	7.7	0.3	9.8
Other changes	8.1	14.6	9.0	13.0	9.1	3.4

Note: Percentages may add to more than 100 percent because multiple responses were permitted.

TABLE 29—Percentage of Institutions That Use Computers for Student Aid Administration, by Function and by Control and Type of Institution, Fall 1982

(In percentages)

Function for which Computers Are Used	All Institutions	Public				Private			
		Total	Universities	4-year Colleges	2-year Colleges	Total	Universities	4-year Colleges	2-year Colleges
Student billing	54.6	52.8	85.4	73.3	41.6	56.4	88.3	61.0	28.6
Recording academic progress	52.9	59.3	74.0	64.3	55.8	46.8	60.0	50.2	28.6
Disbursing grants	34.2	42.6	84.4	52.4	34.4	26.1	83.3	25.5	14.3
Loan collection	34.2	31.3	76.0	52.1	18.7	37.0	71.7	40.2	14.3
Processing aid applications	27.9	31.3	79.2	58.8	15.9	24.6	63.3	21.4	28.6
Reporting to funders	26.4	31.9	68.8	51.1	20.7	21.3	53.3	24.3	0.0
Disbursing loans	25.6	30.6	78.1	49.8	18.2	20.9	71.7	19.4	14.3
Determining awards	14.3	16.1	53.1	23.2	9.4	12.6	31.7	11.1	14.3
Other	11.0	10.8	16.8	11.9	9.8	11.1	16.7	10.0	14.2
Do not use computers	23.7	20.4	1.0	8.4	27.0	26.7	1.7	27.8	28.6

Note: Percentages will add to more than 100 percent because multiple responses were permitted.

TABLE 30—Bases for Satisfactory Progress Standards for Federal Student Aid Eligibility

(In percentages)

Bases for Standards	All Institutions	Public				Private			
		Total	Universities	4-year Colleges	2-year Colleges	Total	Universities	4-year Colleges	2-year Colleges
Recommendations of institutional committee	74.8	74.0	69.8	69.9	76.3	75.6	68.3	75.4	78.6
Self-regulation guidelines	62.3	64.0	57.3	66.8	63.6	60.7	76.7	58.9	64.3
State requirements	25.9	23.9	21.9	25.7	23.4	27.9	21.7	26.6	35.7
Accrediting agency recommendations	18.2	13.4	17.7	13.0	13.1	22.9	15.0	22.2	28.6
Other	4.1	6.6	12.5	7.8	5.4	1.6	6.7	1.6	0.0

Note: Percentages will add to more than 100 percent because multiple responses were permitted.

Appendix A: Survey Instrument

AMERICAN COUNCIL ON EDUCATION
ONE DUPONT CIRCLE
WASHINGTON, D. C. 20036

HIGHER EDUCATION PANEL
(202) 833-4757

January 21, 1983

Dear Higher Education Panel Representative:

Attached is Higher Education Panel Survey No. 60, "Student Financial Aid for Full-time Undergraduates, Fall 1982," which is sponsored by the U.S. Department of Education. It seeks to determine the proportion of the undergraduate student body that receives financial aid, the amount received, data on the "packaging" of the aid, and information on certain institutional procedures and policies related to its distribution. These data are needed by the Department to plan and evaluate major student aid programs more effectively.

We assume that the director of student financial assistance or an official in the student aid office would be the appropriate person to complete the questionnaire, and we have enclosed a letter explaining the survey's purpose to that individual. As usual, however, we rely on your selection of the most appropriate respondent.

Please understand that your institution's response will be protected to the maximum extent permissible by law. As with all our surveys, the data you provide will be reported in summary fashion only and will not be identifiable with your institution. This survey is authorized by the National Science Foundation Act of 1950, as amended. Although you are not required to respond, your cooperation is needed to make the results comprehensive, reliable, and timely.

Please ask the person completing the questionnaire to return it to us by February 25, 1983, enclosed in the postpaid preaddressed envelope.

If you have any problems or questions, please do not hesitate to telephone us collect at (202) 833-4757. Thank you, once again, for your assistance.

Sincerely,

Frank J. Atelsek

Frank J. Atelsek
Panel Director

Enclosure

AMERICAN COUNCIL ON EDUCATION
ONE DUPONT CIRCLE
WASHINGTON, D. C. 20036

HIGHER EDUCATION PANEL
(202) 833-4757

January 21, 1983

Dear Student Financial Aid Officer:

The Department of Education has asked the American Council on Education's Higher Education Panel (HEP) to conduct a survey of student financial aid with special attention directed to its funding, the composition of "typical" student aid packages, and selected procedures and policies. The attached HEP Survey Number 60, "Student Financial Aid for Full-time Undergraduates, Fall 1982" has been designed to do this. We are asking you to assist us by completing the attached questionnaire.

As you know, major changes have taken place in the federal student aid programs this year, and additional revisions are being proposed for 1983-84. Current data are needed now to help us understand how the new arrangements are affecting the distribution of aid and to evaluate some of the changes.

We realize that this is a very busy time for you, but we hope you can find the time to help us in this important survey. We also realize that precise data for several of the questions are not yet available for this year. We ask, therefore, that you provide your best estimates in those instances where exact figures are not at hand.

Please understand that your institution's response will be protected to the maximum extent permissible by law. As with all our surveys, the data you provide will be reported in summary fashion only and will not be identifiable with your institution. This survey is authorized by the National Science Foundation Act of 1950, as amended. Although you are not required to respond, your cooperation is needed to make the results comprehensive, reliable, and timely.

Please complete the questionnaire and return it to us by February 25, 1983 in the enclosed postage paid preaddressed envelope. If you have any problems or questions concerning the survey, please do not hesitate to telephone us collect at (202) 833-4757.

Thank you for your assistance.

Sincerely,

Frank J. Atelsek

Frank J. Atelsek
Panel Director

Attachment

OMB No. 3145-0009
Exp. 6/30/84

AMERICAN COUNCIL ON EDUCATION

Higher Education Panel Survey No. 60
STUDENT FINANCIAL AID for FULL-TIME UNDERGRADUATES FALL 1982

DEFINITIONS AND INSTRUCTIONS

Questions 1–3. **Student aid is meant to include all forms of student financial assistance except social security benefits, veterans benefits, and Guaranteed Student Loans (GSLs). Be sure to include all scholarships and grants (including remission of tuition and fees), institutionally arranged student employment (including college work-study programs) and loans, with the exception of the GSLs as noted above.**

Questions 4, 5. **Dependent/independent status. A student's status regarding dependency on parents for financial support, according to the definition your institution uses for federal student aid purposes.**

Question 7. On line 7a, **show the percentage of the typical student aid package accounted for by all scholarships and grants, including Pell grants, SEOG's, institutional scholarships and grants (including remission of tuition and fees), etc. Exclude social security benefits and veterans benefits.**

On line 7c, **include loans from institutional, public, and/or private student loan programs. Be sure to include National Direct Student Loans (NDSLs) and Guaranteed Student Loans (GSLs). Note that in this question, unlike questions 1–3, we are asking that your estimates *include* GSLs insofar as you are aware of their contribution to the typical student aid package.**

On line 7d, **show the percentage of the typical student aid package accounted for by sources other than the types listed on the previous lines. This will usually represent the contribution of the student and his/her family and, when added to the figures on lines 7a, 7b, and 7c should total 100 percent.**

1. Please estimate the proportion of your *full-time undergraduate* student body that, in the fall term 1982, received some form of student financial aid from programs that *use your institution as the delivery agent.* ——————→ _____ %

2. Please indicate or estimate the total amount of all types of financial aid provided to *full-time undergraduate* students at your institution through programs that *use your institution as the delivery agent.*
   1981–82 $ _____
   1982–83 $ _____

3. Of the amounts shown in question 2, what percentage was funded by *federal* student aid programs?
   1981–82 _____ %
   1982–83 _____ %

4. Please characterize your institution's fall 1982 full-time undergraduate student aid recipients by their family income level.

Total Family Income	Percentage of Full-time *Dependent* Undergraduates	Percentage of Full-time *Independent* Undergraduates
a. $0–$7,499	_____ %	_____ %
b. $7,500–$14,999	_____ %	_____ %
c. $15,000–$29,999	_____ %	_____ %
d. $30,000 or more	_____ %	_____ %
Total	100 %	100 %

5. What percentage of your undergraduate students who receive *federal* student aid are classified as "independent" students? ——→ _____ %

6. Is the fall 1982 enrollment of full-time undergraduates at your institution below your planned enrollment level for this year?

   a. ____ No. If no, go directly to question 7.

   b. ____ Yes. If yes, to what do you attribute the enrollment shortfall?

   _____

   _____

7. Student Aid Packages. To the extent that there is a "typical student aid package" at your institution for each type of student shown below, indicate the proportion of that "package" that comes from each of the sources shown on lines 7a through 7d. Make sure that the percentages total to 100 percent.

   On line 7f, please indicate the average annual student expense budgets at your institution. For public institutions, show only the expense budgets for *in-state* students.

Source	Percent of Typical Aid Package for- Freshmen	Sophomores	Upper Division Students (Juniors & Seniors)
a. Grants and scholarships	_____ %	_____ %	_____ %
b. Institutionally arranged student employment	_____ %	_____ %	_____ %
c. Loans (including NDSLs and GSLs)	_____ %	_____ %	_____ %
d. Other sources (student's savings, summer earnings, etc.; student's family's contributions, etc.)	_____ %	_____ %	_____ %
Total	100 %	100 %	100 %
f. Average student expense budget (include tuition & fees, room & board, transportation, books & supplies, and other expenses)	$ _____	$ _____	$ _____

8. Did the typical aid package for *freshmen* in 1982–83 differ from that used in 1981–82? Check all that apply.

   a. ____ No, about the same as 1981–82

   b. ____ Yes, more work and/or loans

   c. ____ Yes, more grants and scholarships

   d. ____ Yes, more from "other sources"

   e. ____ Other; specify. _____

   _____

   _____

9. Did the typical aid package for *upper division* students in 1982–83 differ from that used in 1981–82? Check all that apply.

   a. ____ No, about the same as 1981–82

   b. ____ Yes, more work and/or loans

   c. ____ Yes, more grants and scholarships

   d. ____ Yes, more from "other sources"

   e. ____ Other; specify. _____

   _____

   _____

10. Please indicate if your institution uses a computer for the student aid activities listed below. Check all that apply.

a. ____ Processing student aid applications

b. ____ Determining the amount of the student aid awards

c. ____ Loan disbursement

d. ____ Grant disbursement

e. ____ Student billing (tuition, fees, etc.)

f. ____ Loan collection

g. ____ Academic progress, graduation

h. ____ Student aid reports to funding agencies

i. ____ Other; specify. _____

_____

_____

_____

11. Are your institution's standards for satisfactory progress for maintaining students' eligibility for federal student aid programs based on the following? Check all that apply.

a. ____ Accrediting agency recommendations

b. ____ State requirements

c. ____ Self-regulation guidelines set forth in the joint statement from the American Council on Education (ACE), the American Association of Collegiate Registrars and Admission Officers (AACRAO), and the National Association of Student Financial Aid Administrators (NASFAA)

d. ____ Recommendations of an institutional committee

e. ____ Other; specify source. _____

_____

_____

Thank you for your assistance. Please return this form by February 25, 1983

to: Higher Education Panel
American Council on Education
One Dupont Circle, Suite 829
Washington, DC 20036

Please keep a copy of this survey for your records.

Person completing the form:

Name _____

Title _____

Telephone (___) _____

If you have any questions or problems concerning this survey, please call HEP staff collect at (202) 833-4757.

Appendix B: Technical Notes

The survey instrument was sent to all 698 Panel colleges and universities that were deemed to have undergraduate programs. Excluded were independent schools of medicine, health sciences, theology, business, law, education, and other institutions that offered only postbaccalaureate study. Responses were received from 557 institutions, for an overall response rate of 80 percent. Table B-1 shows the population and responses by stratum.

TABLE B-1—Stratification Design

Cell	Type of Institution	Population	Respondents
	Total	2,801	557
01	Public universities	111	96
02	Private universities	71	60
04	Public black four-year colleges FTE 3,000+	13	9
05	Public nonblack four-year colleges FTE 8,750+	103	78
07	Private nonblack four-year colleges FTE 8,750+	12	8
08	Public two-year colleges FTE 8,750+	36	25
09	Public four-year colleges FTE 3,700-8,750	76	31
10	Public four-year colleges FTE<3,700	181	27
11	Private four-year colleges FTE 2,000-8,750	131	33
12	Private four-year colleges FTE 1,000-1,999	276	40
13	Private four-year colleges FTE<1,000	685	21
14	Public two-year colleges FTE 5,100-8,750	62	25
15	Public two-year colleges FTE 3,260-5,100	104	30
16	Public two-year colleges FTE 1,600-3,260	177	34
17	Public two-year colleges FTE<1,600	520	26
18	Private two-year colleges	243	14

Weighting

Data from the 557 responding institutions were statistically adjusted to represent the population of institutions with undergraduate programs. The weighting technique used was the standard one employed for Panel surveys. Data received from Panel members were adjusted for item and institutional nonresponse within each cell. Then institutional weights were applied to bring Panel data up to estimates representative of the national population.

However, for a number of questions that requested percentages rather than actual counts, prior to the assignment of institutional weights, it was necessary to convert them into counts—either of dollars or of students—before they could be weighted and aggregated for national and sectoral totals.

For question 1 (percentage of students receiving aid), the percentage provided by the institution was multiplied by its full-time undergraduate enrollment contained in the Higher Education General Information System (HEGIS) tape.

For question 4 (distribution of families by income level), the percentage provided by the institution was converted into a student count by using data from the HEGIS tape and the dependent/independent proportion from the survey's question 5 (percentage of federally assisted students deemed independent). In both of these instances, after these student counts were estimated and aggregated by institutional sector, they were converted back into the percentages shown in the report.

For question 7 (composition of student aid packages), the percentages reported by the institutions were multiplied by the institution's average student expense budget to get dollar figures that could then be aggregated by institutional type and control and subsequently converted back into percentage distributions. For this question the procedure did *not* include any provision for enrollments other than those included in the HEP stratification system. In essence, the data show "typical undergraduate student aid packages" for the nation's 2,800 institutions with undergraduate programs.

At the request of the sponsor, the aid package data were recalculated with a step added to weight the results by enrollment. These results, when converted back into percentages, did not vary widely from the national and sectoral estimates reported here. Copies of these additional tables may be obtained by contacting HEP offices.

Comparison of Respondents and Nonrespondents

Table B-2 compares survey respondents and nonrespondents against several variables. Higher-than-average response rates were recorded for universities, and for other large institutions. Two-year colleges and institutions with FTE enrollments of less than 1,000 had lower-than-average response rates.

Reliability of Survey Estimates

Because the statistics presented in this report are based on a sample, they will differ somewhat from the figures which would have been obtained if a complete census had been taken using the same survey instrument, instructions, and procedures. As in any survey, the results are also subject to reporting and processing errors and errors due to nonresponse. To the extent possible, these types of errors were kept to a minimum by methods built into the survey procedures.

The standard error is primarily a measure of sampling variability—that is, the variations that might occur by chance because only a sample of the institutions is surveyed. The chances are about 90 out of 100 that it would be less than 1.65 times the standard error; about 95 out of 100 that it would be less than 1.96 times the

TABLE B-2—Comparison of Respondents and Nonrespondents

(In percentages)

Institutional Characteristics	Respondents (N=557)	Nonrespondents (N=141)	Response Rate
Total	100.0	100.0	79.8
Control			
Public	68.4	71.6	79.0
Private	31.6	28.4	81.5
Type			
Universities	28.0	15.6	87.6
Four-year colleges	44.3	41.1	81.0
Two-year colleges	27.6	43.3	71.6
Region			
East	23.5	30.4	75.3
Midwest	29.5	28.4	80.4
South	26.0	20.6	83.3
West	21.0	20.6	80.1
Total undergraduate full-time equivalent enrollment (1976)			
Less than 1,000	13.5	29.8	64.1
1,000-4,999	46.5	44.7	80.4
5,000-9,999	25.1	14.2	87.5
10,000 and above	14.9	11.3	83.8

standard error; and about 99 out of 100 that it would be less than 2.5 times as large. Thus, knowing the standard error permits us to specify a range within which we can have a stated confidence that a given estimate would lie if a complete census, rather than a sample survey, had been conducted.

In this survey, the question that lends itself most appropriately to this type of analysis is question 2, the amount of financial aid provided in fiscal years 1982 and 1983. As Table B-3 shows, the 90 percent confidence interval for 1981-82 is plus or minus $283.8 million. Thus, chances are about 90 out of 100 that a complete census would show the amount of aid provided in 1981-82 would be more than $7,308,900,000 and less than $7,876,500,000.

Table B-3 shows 90 percent confidence intervals for the amount of aid provided in 1981-82 and 1982-83 for all institutions and for public and private institutions separately.

TABLE B-3—Ninety Percent Confidence Intervals for Selected Survey Estimates by Control of Institution

(In millions of dollars)

Items	All Institutions		Public Institutions		Private Institutions	
	Estimate	Confidence Intervals (+ or −)	Estimate	Confidence Intervals (+ or −)	Estimate	Confidence Intervals (+ or −)
Amount of financial aid to full-time undergraduates in:						
Fiscal year 1981-82	$7,592.7	$283.8	$4,176.9	$160.5	$3,415.8	$235.3
Fiscal year 1982-83	$7,669.6	$287.6	$4,156.3	$164.7	$3,513.3	$237.3

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